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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF UTAH	=	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's	Jorge First name		Virginia First name
	license or passport).	Middle name		Middle name
	Bring your picture identification to your meeting with the trustee.	Morales Last name and Suffix (Sr., Jr., II, III)		Morales Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4259		xxx-xx-0331

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Debtor 1 Jorge Morales
Virginia Morales

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	■ I have not used any business name or EINs.			
	Include trade names and doing business as names	Business name(s)	Business name(s)			
		EINs	EINs			
5.	Where you live	9468 S Lea Hether Way West Jordan, UT 84088	If Debtor 2 lives at a different address:			
		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code			
		Salt Lake				
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition	Check one:			
	<b>,</b>	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Der	otor 2 Virginia Morales					Case	e number (if known)		
Par	t 2: Tell the Court About	our Bank	ruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.							
	choosing to file under	■ Chapter 7							
		☐ Chap	ter 11						
		☐ Chap							
		☐ Chap							
		<b>—</b> Опар	101 10						
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.							
				the fee in installments. If ye in Installments (Official For		e this option, sig	gn and attach the Application	ation for Individuals to Pay	
			•	t my fee be waived (You ma	,	this option only	if you are filing for Char	oter 7. By law, a judge may.	
		but app	t is not required		may do so able to pay	o only if your inc y the fee in insta	come is less than 150% of allments). If you choose	of the official poverty line that this option, you must fill out	
9.	Have you filed for	□ No.							
	bankruptcy within the last 8 years?	Yes.							
	iasi o years :	<b>—</b> 165.	District	Salt Laka City Litah	When	4/06/05	Case number	05-25221	
			District	Salt Lake City, Utah	When	4/00/03	Case number	03-23221	
			District		When		Case number	_	
			District		villeli		Case number		
10.	Are any bankruptcy	■ No							
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.							
			Debtor				Relationship to y	you	
			District		When		Case number, if	known	
			Debtor				Relationship to y		
			District		When		Case number, if	known	
11.	Do you rent your	■ No.	Go to li	ine 12.					
	residence?	☐ Yes.	Has yo	ur landlord obtained an evict	tion judgm	ent against you'	?		
		. 30.		No. Go to line 12.	. •	•			
				Yes. Fill out <i>Initial Statemer</i> this bankruptcy petition.	nt About ar	n Eviction Judgr	ment Against You (Form	101A) and file it as part of	

**Jorge Morales** 

Debtor 1

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	otor 1 Jorge Morales otor 2 Virginia Morales		Docum	Case number (if known)				
	<del></del>							
Par	t 3: Report About Any Bu	ısinesses	You Own as a Sole Propri	etor				
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	■ No. Go to Part 4.					
		☐ Yes.	Name and location of bu	Name and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name of business, if any	y				
	If you have more than one sole proprietorship, use a separate sheet and attach		Number, Street, City, St.	ate & ZIP Code				
	it to this petition.			ox to describe your business:				
		Health Care Business (as defined in 11 U.S.C. § 101(27A))						
			☐ Single Asset Rea	al Estate (as defined in 11 U.S.C. § 101(51B))				
			Stockbroker (as defined in 11 U.S.C. § 101(53A))					
			☐ Commodity Broken	ser (as defined in 11 U.S.C. § 101(6))				
			☐ None of the above	ve				
13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?  If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it of deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance is operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, for in 11 U.S.C. 1116(1)(B).				e a small business debtor, you must attach your most recent balance sheet, statement of				
	For a definition of <i>small</i>	■ No.	I am not filing under Cha	apter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am filing under Chapte Code.	r 11, but I am NOT a small business debtor according to the definition in the Bankruptcy				
		☐ Yes.	I am filing under Chapte	r 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
Par	t 4: Report if You Own or	Have Any	/ Hazardous Property or A	ny Property That Needs Immediate Attention				
14.	Do you own or have any property that poses or is	■ No.						
	alleged to pose a threat of imminent and identifiable hazard to	☐ Yes.	What is the hazard?					
	public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is needed, why is it needed?					
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is the property?					
	· ·			Number, Street, City, State & Zip Code				

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Debtor 1	Jorge Morales	
Debtor 2	Virginia Morales	Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

#### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

#### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 19-24390 Doc 1 Filed 06/17/19 Entered 06/17/19 19:07:22 Desc Main Document Page 6 of 10

Deb	tor 2 Virginia Morales				Case nu	umber (if known)		
Part	6: Answer These Questi	ons for Re	eporting Purposes					
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."					
			☐ No. Go to line 16b.					
			Yes. Go to line 17.					
		16b.	Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.					
			☐ No. Go to line 16c.					
			☐ Yes. Go to line 17.					
		16c.	State the type of debts you owe th	at are not consum	ner debts or bus	siness debts		
17.	Are you filing under Chapter 7?	□ No.	I am not filing under Chapter 7. Go	o to line 18.				
	Do you estimate that after any exempt property is excluded and	■ Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?				ded and administrative expenses	
	administrative expenses are paid that funds will		■ No					
	be available for distribution to unsecured creditors?		☐ Yes					
18.	How many Creditors do	<b>1</b> -49		<b>1</b> ,000-5,000		□ 25,0	001-50,000	
	you estimate that you owe?	□ 50-99		☐ 5001-10,000			001-100,000	
		☐ 100-19 ☐ 200-9		☐ 10,001-25,000		⊔ Mor	☐ More than100,000	
19.	How much do you	□ \$0 - \$	50,000	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million		□ \$50	0,000,001 - \$1 billion	
	estimate your assets to be worth?	□ \$50,00	01 - \$100,000			□ \$1,0	000,000,001 - \$10 billion	
			001 - \$500,000 001 - \$1 million	□ \$50,000,001 □ \$100,000,00			,000,000,001 - \$50 billion re than \$50 billion	
		<b>—</b> \$500,0	001 - \$1 million	Δ ψ100,000,00	- Ψ300 million	- IVIOI	C than \$50 billion	
20.	How much do you estimate your liabilities	□ \$0 - \$		□ \$1,000,001 -			0,000,001 - \$1 billion	
	to be?		001 - \$100,000	□ \$10,000,001			000,000,001 - \$10 billion	
			001 - \$500,000 001 - \$1 million	☐ \$50,000,001 ☐ \$100,000,00		_	0,000,000,001 - \$50 billion re than \$50 billion	
	<u></u>							
Part	7: Sign Below							
For	you	I have ex	amined this petition, and I declare u	ınder penalty of p	erjury that the in	nformation provid	ed is true and correct.	
			chosen to file under Chapter 7, I am ates Code. I understand the relief a					
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						to help me fill out this	
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.						
		I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 134 and 3571.						
		/s/ Jorg Jorge N	e Morales Iorales		/s/ Virginia N Virginia Mor			
			e of Debtor 1		Signature of D			
		Executed	I on June 17, 2019		Executed on	June 17, 2019	)	
			MM / DD / YYYY			MM / DD / YYYY		

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Debtor 1 Debtor 2	Jorge Morales Virginia Morales	Case number (if known)						
•	attorney, if you are ted by one	under Chapter 7, 11, 12, or 13 of title 11, United	States Code, and have e	informed the debtor(s) about eligibility to proceed xplained the relief available under each chapter lebtor(s) the notice required by 11 U.S.C. § 342(b)				
	e not represented by ey, you do not need s page.	and, in a case in which § 707(b)(4)(D) applies, conschedules filed with the petition is incorrect.						
		/s/ Carlos A. Trujillo	Date	June 17, 2019				
		Signature of Attorney for Debtor		MM / DD / YYYY				
		Carlos A. Trujillo 14815						
		Printed name						
		Carlos Trujillo Law, LLC						
		Firm name						
		5939 S Redwood Rd						
		Salt Lake City, UT 84123						
		Number, Street, City, State & ZIP Code						
		Contact phone 801-988-9933	Email address	CarlosTrujillo@carlostrujillolaw.com				
		14815 UT						
		Bar number & State		<del></del>				

Certificate Number: 15557-UT-CC-032959864



# **CERTIFICATE OF COUNSELING**

I CERTIFY that on June 12, 2019, at 6:09 o'clock PM MDT, Virginia A. De Morales received from Urgent Credit Counseling, Inc., an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of Utah, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 12, 2019 By: /s/Tiffany Terrell

Name: Tiffany Terrell

Title: Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

Certificate Number: 15557-UT-CC-032962844



## **CERTIFICATE OF COUNSELING**

I CERTIFY that on <u>June 13, 2019</u>, at <u>11:00</u> o'clock <u>AM MDT</u>, <u>Jorge Morales Nunez</u> received from <u>Urgent Credit Counseling</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the <u>District of Utah</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: June 13, 2019

By: /s/Ariana Martinez

Name: Ariana Martinez

Title: Counselor

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. 109(h) and 521(b).

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B2030 (Form 2030) (12/15)

### United States Bankruptcy Court District of Utah

In		Jorge Morales					C	ase No.		
111	re _	Virginia Moral	es			Debtor(s)		hapter	7	
		DIG	OT O					D DE	IDTOD (G)	
		DIS	CLOS	SURE OF COM	IPENSATIO	ON OF ATT	ORNEY FO	)K DE	BTOR(S)	
1.	comp	pensation paid to	me with	(a) and Fed. Bankr. P. hin one year before the debtor(s) in contempla	e filing of the pe	etition in bankrupt	tcy, or agreed to	be paid	to me, for services re	
		For legal service	es, I have	e agreed to accept			\$ _		0.00	
				statement I have rece					0.00	
		Balance Due					\$		0.00	
2.	The s	source of the cor	npensati	on paid to me was:						
		Debtor		Other (specify):						
3.	The	source of compe	nsation t	to be paid to me is:						
		Debtor		Other (specify):						
4.	<b>■</b> I	have not agreed	to share	e the above-disclosed	compensation w	vith any other pers	son unless they a	are memb	pers and associates of	f my law firm.
				e above-disclosed con ogether with a list of the						aw firm. A
5.	In re	eturn for the above	e-disclo	osed fee, I have agreed	d to render legal	service for all asp	pects of the bank	cruptcy c	ase, including:	
	b. P. c. R	reparation and frepresentation of Other provisions  Negotiatio reaffirmat	the debt as needens with on agree	nancial situation, and any petition, schedule tor at the meeting of c ed] n secured creditors eements and appli voidance of liens o	s, statement of a creditors and cores to reduce to cations as ne	ffairs and plan wh firmation hearing market value; eded; preparati	nich may be request, and any adjournments	uired; rned hear anning;	ings thereof;	filing of
6.	By a	Represent	ation o	r(s), the above-disclos of the debtors in ar ary proceeding.	sed fee does not ny dischargeal	include the follow bility actions, ju	ving service: udicial lien av	oidance	es, relief from stay	y actions or
					CERTI	FICATION				
this		tify that the foregruptcy proceeding		a complete statement	of any agreemen	nt or arrangement	for payment to	me for re	epresentation of the d	lebtor(s) in
	June	17, 2019				/s/ Carlos A. T	rujillo			
	Date					Carlos A. Truji Signature of Atto	illo 14815			
						Carlos Trujillo	Law, LLC			
						5939 S Redwo Salt Lake City,				
						801-988-9933		-2009		
						CarlosTrujillo		olaw.co	m	
						Name of law firm	ı			